



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 10/31/2025

	October 2025 Current Month	September 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2024 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	638,464,622	292,157,708	346,306,914	118.53%	581,390,164	57,074,458	9.82%
INVESTMENTS - CUSO	1,445,056	1,449,790	(4,735)	(0.33%)	1,711,177	(266,121)	(15.55%)
INVESTMENTS - AVAILABLE FOR SALE	4,527,261,437	4,505,337,381	21,924,056	0.49%	3,713,296,030	813,965,407	21.92%
FHLB STOCK	3,222,800	11,535,300	(8,312,500)	(72.06%)	11,926,000	(8,703,200)	(72.98%)
LOANS TO MEMBERS	54,028,156	48,800,000	5,228,156	10.71%	27,199,913	26,828,244	98.63%
PROPERTY AND EQUIPMENT	4,966,895	5,023,063	(56,168)	(1.12%)	5,302,358	(335,463)	(6.33%)
ACCRUED INTEREST RECEIVABLE	15,281,611	15,551,411	(269,799)	(1.73%)	14,548,050	733,561	5.04%
PREPAID EXPENSES	948,919	929,956	18,963	2.04%	519,980	428,939	82.49%
OTHER ASSETS	2,964,964	2,964,964	0	0.00%	2,944,716	20,248	0.69%
ACCOUNTS RECEIVABLE	20,855,302	20,294,521	560,781	2.76%	20,465,076	390,226	1.91%
TOTAL ASSETS	5,269,439,762	4,904,044,094	365,395,668	7.45%	4,379,303,464	890,136,299	20.33%
BORROWINGS AND OTHER LIABILITIES							
FHLB-FRB-BTFP ADVANCES	0	175,000,000	(175,000,000)	100.00%	200,000,000	(200,000,000)	100.00%
ACC INT PAYABLE - ADVANCES	0	27,063	(27,063)	100.00%	28,167	(28,167)	100.00%
ACCOUNTS PAYABLE	933,858	1,185,441	(251,582)	(21.22%)	551,645	382,214	69.29%
ACCRUED INTEREST PAYABLE	2,820,114	2,194,442	625,673	28.51%	2,142,627	677,488	31.62%
ACCRUED EXPENSE PAYABLE	6,919,623	6,235,881	683,742	10.96%	7,135,749	(216,126)	(3.03%)
TOTAL LIABILITIES	10,673,596	184,642,826	(173,969,230)	(94.22%)	209,858,187	(199,184,591)	(94.91%)
MEMBERS' SHARES							
NCA - AMORTIZED	235,750	230,000	5,750	2.50%	460,071	(224,321)	(48.76%)
MEMBERS SHARES	4,320,477,967	3,818,914,542	501,563,425	13.13%	3,399,027,038	921,450,930	27.11%
MEMBER SHARE CERTIFICATES	596,454,688	563,619,340	32,835,348	5.83%	530,529,423	65,925,264	12.43%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,917,168,405	4,382,763,882	534,404,523	12.19%	3,930,016,532	987,151,873	25.12%
CAPITAL							
NCA - UNAMORTIZED	830,250	836,000	(5,750)	(0.69%)	1,192,571	(362,321)	(30.38%)



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CORE CAPITAL							
PIC/PCC	186,755,585	184,464,513	2,291,072	1.24%	122,731,405	64,024,179	52.17%
OTHER RESERVES	157,288,973	157,288,973	0	0.00%	136,904,177	20,384,795	14.89%
UNDIVIDED EARNINGS	17,628,712	15,590,290	2,038,423	13.08%	16,194,887	1,433,826	8.85%
TOTAL CORE CAPITAL	361,673,270	357,343,775	4,329,495	1.21%	275,830,469	85,842,800	31.12%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECUR	(18,905,492)	(19,492,643)	587,151	3.01%	(33,528,415)	14,622,923	43.61%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSI	(2,000,266)	(2,049,746)	49,480	2.41%	(4,065,881)	2,065,615	50.80%
TOTAL MEMBERS EQUITY	5,258,766,166	4,719,401,268	539,364,898	11.43%	4,169,445,277	1,089,320,890	26.13%
TOTAL LIABILITIES AND MEMBERS EQUITY	5,269,439,762	4,904,044,094	365,395,668	7.45%	4,379,303,464	890,136,299	20.33%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 10/31/2025

	October 2025 Current Month	September 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2025 Year-to-Date	October 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	136,762	161,894	(25,132)	(15.52%)	1,344,003	2,017,064	(673,061)	(33.37%)
INVESTMENT INCOME	20,215,327	19,759,671	455,656	2.31%	200,445,006	184,664,346	15,780,660	8.55%
TOTAL INTEREST INCOME	20,352,089	19,921,565	430,524	2.16%	201,789,009	186,681,410	15,107,599	8.09%
INTEREST ON REVERSE REPO	0	0	0	0.00%	28,503	417,701	389,198	93.18%
INTEREST ON BORROWINGS	0	27,063	27,063	100.00%	278,440	1,103,989	825,549	74.78%
INTEREST ON LOC	0	0	0	0.00%	11,034	5,149	(5,885)	(114.29%)
MEMBER SHARES DIVIDENDS	12,384,067	12,181,406	(202,661)	(1.66%)	125,175,831	118,376,056	(6,799,775)	(5.74%)
CD DIVIDEND	3,064,878	2,957,052	(107,826)	(3.65%)	29,633,729	26,969,031	(2,664,697)	(9.88%)
NCA DIVIDEND	92	89	(3)	(3.34%)	1,081	1,417	336	23.71%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	1	1	100.00%
TOTAL INTEREST EXPENSE	15,449,036	15,165,609	(283,427)	(1.87%)	155,128,618	146,873,344	(8,255,274)	(5.62%)
NET INTEREST INCOME	4,903,053	4,755,956	147,097	3.09%	46,660,391	39,808,066	6,852,325	17.21%
FEE INCOME	616,924	776,292	(159,368)	(20.53%)	4,929,914	5,414,438	(484,524)	(8.95%)
OTHER INCOME	15,435	15,466	(31)	(0.20%)	160,049	160,847	(797)	(0.50%)
TOTAL NON-INTEREST INCOME	632,359	791,758	(159,399)	(20.13%)	5,089,963	5,575,285	(485,322)	(8.70%)
COMPENSATION	1,158,709	1,120,975	(37,735)	(3.37%)	10,637,476	9,523,912	(1,113,564)	(11.69%)
EMPLOYEE BENEFITS	415,077	379,507	(35,570)	(9.37%)	3,951,474	3,244,339	(707,134)	(21.80%)
TRAVEL AND CONFERENCE	118,956	62,710	(56,246)	(89.69%)	644,298	522,320	(121,979)	(23.35%)
OFFICE OPERATION	478,700	550,990	72,290	13.12%	5,000,449	4,648,811	(351,638)	(7.56%)
MARKETING AND EDUCATIONAL	64,644	78,944	14,300	18.11%	682,584	671,123	(11,461)	(1.71%)
PROFESSIONAL SERVICES	397,482	324,774	(72,708)	(22.39%)	3,050,529	2,016,283	(1,034,246)	(51.29%)
MISCELLANEOUS	0	20,916	20,916	100.00%	97,635	110,819	13,184	11.90%
EXAM FEES	28,877	28,877	0	0.00%	288,770	235,746	(53,025)	(22.49%)
TOTAL NON-INTEREST EXPENSE	2,662,445	2,567,692	(94,753)	(3.69%)	24,353,215	20,973,351	(3,379,864)	(16.12%)
NET OPERATING EXPENSE	2,030,086	1,775,934	(254,152)	(14.31%)	19,263,252	15,398,066	(3,865,185)	(25.10%)



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as of 10/31/2025

	October 2025 Current Month	September 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2025 Year-to-Date	October 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	0	4,355	4,355	(100.00%)	506,793	600,591	(93,798)	(15.62%)
OTHER GAIN	15,431	0	15,431	0.00%	148,217	253,332	(105,115)	(41.49%)
TOTAL GAINS ON ASSETS	15,431	4,355	11,076	254.31%	655,010	853,923	(198,914)	(23.29%)
LOSS SALE OF INVESTMENT	0	177,835	177,835	100.00%	1,674,467	2,652,171	977,704	36.86%
LOSS SALE OF ASSETS	0	0	0	0.00%	2,683	18,916	16,233	85.82%
TOTAL LOSSES ON ASSETS	0	177,835	177,835	100.00%	1,677,150	2,671,087	993,937	37.21%
OTHER PENSION EXPENSE	49,958	49,958	0	0.00%	499,581	558,834	59,254	10.60%
RETURN ON ASSETS	2,838,439	2,756,585	81,855	2.97%	25,875,418	22,034,002	3,841,416	17.43%
TAXES	9,995	2,337	(7,658)	(327.76%)	29,974	33,612	3,638	10.82%
NET INCOME AFTER TAXES	2,828,445	2,754,248	74,197	2.69%	25,845,444	22,000,390	3,845,054	17.48%
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